REQUEST FOR PROPOSAL

RFP-MCC-2402

GENERAL INSURANCE
AND
RISK MANAGEMENT SERVICES

MUNICIPALITY OF CUMBERLAND COUNTY

1395 BLAIR LAKE RD

UPPER NAPPAN, NS

B4H 3Y4

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Proposal Form

1.0 GENERAL TERMS AND CONDITIONS

Part 1 of this proposal document sets out a Summary of Requirements and outlines the General Terms and Conditions.

The Municipality of Cumberland County shall hereby be referred to as the "Municipality" throughout this document.

1.1 Purpose

The Municipality is in the process of selecting an Insurer to provide insurance and risk management services in the areas contained within this Request for Proposal.

Through this Request for Proposal, the Municipality seeks to:

- Specify the terms and conditions that would govern any resulting policy
- Select the successful proponent, if any

This Request for Proposal states the instructions for submitting proposals, and the procedures and criteria by which the successful proponent will be selected.

1.2 Proposal Submissions

Any change notices, appendices and addenda issued for this Request for Proposal shall be considered part of this proposal document.

The proposal is to be submitted in a sealed envelope clearly marked with the proposal name and proposal document number to the Municipality of Cumberland County on or before **Thursday, February 29, 2024 at 2:00 PM, local time**.

One original, one copy and one electronic copy of your proposal must be received prior to closing date and time.

Email and fax proposals are not acceptable.

Any proposals received after the closing date and time shall be returned unopened. Proponents may not make modifications to their Proposals after the closing date and time.

All proposals shall become the property of the Municipality of Cumberland County.

It is the responsibility of each proponent to submit all required documents as outlined in this Request for Proposal. Failure to quote on all options set out will disqualify your proposal.

1.3 Irrevocable Offer

The proponent hereby acknowledges that offers contained within your response to this Request for Proposal shall remain open for acceptance by the Municipality for a period of not less than forty five (45) days from the closing date of this Request for Proposal as specified in Section 1.6 and 1.7.

1.4 Proposal Costs

The Municipality is not liable for any costs incurred by proponents in preparing responses to this Request for Proposal or for any work performed prior to official appointment by the Municipality.

1.5 Municipal Contact for Request for Proposal

It shall be the proponent's responsibility to clarify any points in question with the Municipality prior to submitting the proposal.

Responses to inquiries will be forwarded to all proponents in the form of an addendum.

Inquiries should be directed to:

Name: Shelby Hum

Email address: shelbyhum@cumberlandcounty.ns.ca

If a proponent discovers any inconsistency, discrepancy, ambiguity, error, or omission in this Request for Proposal, it must notify the Municipality immediately in writing.

Any revision to this Request for Proposal will be issued as an addendum to all proponents.

1.6 Schedule of Events

The following schedule is provided for planning purposes only. The Municipality may alter this schedule at any time and accepts no responsibility for adherence to this schedule:

- Issue of Request for Proposal – January 22, 2024
- Closing Date and Time for Submission of Proposal – February 29, 2024 at 2:00 pm
- Evaluation of RFP and clarification of Proposal Responses – February 29, 2024 – March 15, 2024
- Proponent Selected – March 2024

1.7 Opening

Proposals must be clearly marked "RFP-MCC-2402" and addressed to:

Address: Upper Nappan Service Centre
Attn: Shelby Hum
1395 Blair Lake Road,
Upper Nappan, NS B4H 3Y4
Telephone: (902) 667-3204

Proposals must be signed by an official authorized to bind the proponent and will provide the name(s), title(s), full address and telephone number of the individual(s) to be contacted during the evaluation process.

There will not be a public opening for this RFP process.

1.8 Selection Process

The Municipality will not necessarily accept the lowest price or any proposal. Any implication that the lowest price or that any proposal will be accepted is hereby expressly negated.

Selection

The General Insurance and Risk Management Services will be selected based upon evaluation criteria developed by the Municipality, which in its sole discretion, will determine the manner in which each response to this Request for Proposal meets the evaluation criteria.

Evaluation Criteria

Each response to this Request for Proposal will be evaluated by the Municipality or Municipality representative to determine the degree to which it responds to the requirements as set out. Because this is a Request for Proposal, other factors in addition to price will be considered when submissions are evaluated. Factors to be considered will include, but not necessarily be limited to:

- **Completeness of submission and project understanding (30%)**
  - Responsiveness to the Request for Proposal requirements as demonstrated by the proponent's ability to provide all of the coverages specified as well as all other details requested in this proposal document.

- **Experience, Financial Stability and References (10%)**
  - The proponent's proven ability to implement and administer the Municipality's general insurance program.
  - The Insurer's and Broker's financial strength and long-term viability, including financial statements of Main Insurers.
  - The Insurer's experience in providing insurance to municipalities.
  - References submitted.
- **Services Offered (30%)**
  - For each service, indicate any additional costs required:
    - Risk Management Services.
    - Claims Management Services, including evidence of how the proponent links claims analysis to their risk management advisory services.
- **Price (30%)**

Depending on the initial evaluation, a short list may be selected to meet with the Municipality to discuss their proposal in detail. It is expected that no more than three representatives would provide a presentation on behalf of their firm(s), including the account executive who will be assigned to the Municipality.

1.9 Rejection of Proposals and Termination of the RFP

The Municipality reserves the right to reject any and/or all proposals received. The Municipality is not under any obligation to award a contract and reserves the right to terminate the Request for Proposal at any time for any reason, and to withdraw from discussions with all or any of the proponents who have responded. The receipt and opening of a proposal does not constitute acceptance of any proposal.

1.10 Confidentiality

The Municipality and the proponent agree that the content of each response to this Request for Proposal will be held in the strictest confidence, and details of any response will not be discussed with any other party. By submitting a response to this Request for Proposal, each proponent, broker and insurer agrees not to disclose the proposal at any time. Only information subject to the Freedom of Information and Privacy Act may be disclosed. The Municipality agrees to notify the proponent should a request for information be received.

1.11 Term of Agreement

The successful proponent will provide services to and arrange insurance for the Municipality for the upcoming policy term, from April 1, 2024 to April 1, 2025. Based on

satisfactory performance and service, subsequent renewals may be granted (The maximum number of years will be five years total).

1.12 Claims Adjuster

The Municipality may appoint an independent adjuster to handle all or any of the claims.

1.13 Coverage

Details of the Municipality's required coverage and deductibles are set out in the Coverage Specifications Section. The following highlights some of the key requirements:

Subscription Identification: If more than one Insurer is proposed for a selected coverage, each Insurer and percentage of subscription is to be identified for each class of insurance and the proponent must warrant that all subscriptions are firm authorizations. As well, all Liability insurance, including Municipal Liability, Errors and Omissions Liability, Non-Owned and Automobile must be placed with the same General Insurance Company.

Wordings: Insurers may quote on their own wordings as long as all conditions are met by the wordings. The Municipality will require that original specimen wordings must accompany the proposal showing all Terms, Conditions and Exclusions. It is mandatory that deviations from the coverage requested be outlined in full in a separate section, marked "Deviations".

Claims Made: The Errors and Omissions Liability policy must be written on a claims made form.

Assignment/Transfer: The successful proponent will not assign or transfer any portion of the proposal submitted and subsequently accepted without receiving written prior approval to do so from the Municipality.

Coverages: At any time, the Municipality reserves the right to increase coverage for insurance purposes, to add additional items, or remove excess items to the respective policies or to increase or decrease deductibles, all of which would be subject to negotiated increases or decreases to premium costs.

If coverages exceed those set out in the "Coverage Requirements", proponents must include a separate Program Options section to their submission outlining enhancements and associated costs.

1.14 Reciprocal Proposal

If the proposal submitted is for a Reciprocal Agreement, the proponent must clearly identify the retro-assessment percentage for which the Municipality would be responsible.

The proponent must include a retro-assessment history of the Reciprocal including the claims history leading to the retro-assessments. The Reciprocal proponent should address any concerns regarding the Municipality's ability to return to conventional insurance. As well, the Reciprocal proponent must include any Notice Period required and any outstanding liabilities for which the Municipality may be responsible.

The proponent must include The Reciprocal Subscribers Agreement and any amendments to the Original Agreement.

1.15 Reservation of Right

Proponents will not have the right to change conditions, terms or prices of the proposal once the proposal has been submitted in writing to the Municipality; nor shall proponents have the right to withdraw a proposal once it has been submitted.

The lowest or any proposal will not necessarily be accepted.

1.16 Governing Law

Any contract resulting from this Request for Proposal shall be governed by and interpreted in accordance with the laws of the Province of Nova Scotia.

1.17 Cancellation

All insurance policies will include a sixty day written notice of cancellation by the Insurer, unless otherwise noted and agreed to by the Municipality.

2.0 Service Requirements

Please provide responses to the following in the order presented.

2.1 Proponent/Brokerage Responsibilities

Proponents must provide evidence of long-term strength and viability, flexibility to react to the changing insurance needs of the Municipality, and have the ability to anticipate the Municipality's needs and respond with innovative solutions.

Proponents must have access to appropriate insurance markets.

Each Proponent must provide evidence of long-term financial strength and viability including:

- Financial statements
- AM Best rating

Each proponent must confirm their organization is licensed and in good standing to operate as an insurance broker in the Province of Nova Scotia.

Proponents must provide evidence of municipal experience including your familiarity with operations and associated risks as well as demonstrated comprehensive knowledge of legislation governing municipal operations.

The Municipality of Cumberland County is not to be used as evidence, where possible.

Outline the Account Management team you propose to assemble to service the needs of the Municipality including the qualifications and functions of each team member. Include the locations of the proposed servicing office and methods by which the Municipality will be able to interact with the proposed servicing office.

Provide a list of current municipal clients of similar size, exposures and scope of operations to the Municipality in your proposal.

Proponents must include a list of three references including contact names, addresses and phone numbers.

Proposals must include a commitment to, and details of, service that will be provided to enhance the Municipality's understanding of matters pertaining to insurance and risk management; including in person meetings with members of the proponents Account Management Team at the Municipality's office in Upper Nappan, NS or Springhill, NS.

2.2 Risk Management Services

The Municipality is interested in receiving information on new and innovative ways to manage its risks and insurance requirements during the policy period.

Include in your response an overview of the Risk Management Services (including seminars and training) that you will provide for the Municipality.

Information should be included in your proposal regarding any advisory services which are included in the premium, and those which are provided on a fee for service basis.

2.3 Claims Management Services

Include in your response details regarding the following (provide a response for each point or indicate "not applicable"):

- Describe in detail how claims for the Municipality will be handled.
- Provide an overview of the Claims Management Plan that your organization would use.
- Outline the claims handling procedure that would be implemented to standardize this process in a multi-site operation.
- Discuss the use of adjusters, legal representatives, the handling of sensitive claims and education.
- Advise if there is a dedicated claims management team and briefly describe their experience.
- Do you utilize a third party claims administrator? If yes, identify the firm used and if they have claims settling authority.

Indicate any advisory services which are included in the premium, and those which are provided on a fee for service basis.

3.0 Coverage Specifications

3.1 Municipal General Liability Insurance
3.2 Errors and Omissions Liability Insurance
3.3 Non-Owned Automobile Insurance
3.4 Crime Insurance
3.5 Councilors' Accident Insurance
3.6 Property & Boiler Insurance
3.7 Automobile Fleet Insurance
3.8 Environmental Liability Insurance
3.9 Legal Expense Insurance
3.10 Additional Coverage

Coverage requirements for policies are outlined on the following pages:

3.1 MUNICIPAL GENERAL LIABILITY INSURANCE

Description	Pays those sums that the Municipality becomes legally obligated to pay as compensatory damages because of bodily injury (including personal injury) or property damage
Details of Coverage and Conditions	▪ Liability for Bodily Injury and Property Damage ▪ Professional Liability including Incidental Medical Malpractice (including use of defibrillation equipment) included to policy limit ▪ Contingent Employers' Liability ▪ Blanket Contractual Liability ▪ Liability under the Provincial Liquor License Act ▪ Personal Injury Liability ▪ Tenants Legal Liability ▪ Medical Payments ▪ Abuse/Molestation ▪ Claims settled on an occurrence basis
Named Insured includes	▪ The Public Sector Entity and all Additional Insureds named on the Policy ▪ Council Members ▪ Employees ▪ Volunteers ▪ Committee Members ▪ Appointees ▪ Statutory Officers ▪ Fire Fighters ▪ Volunteer Boards, Commissions and Committees (including their Officers, Employees, and Volunteers)

The following lines of coverage are not insured under this section of the policy:

- Nuclear Liability
- *Environmental Impairment Liability
- *Errors and Omissions Liability
- *Automobile Liability

MUNICIPAL LIABILITY	$ 10,000,000 (no annual aggregate)
Including:	
Tenants Legal Liability	
Incidental Medical Malpractice	
Abuse/Molestation	
Third Party Deductible, including expenses	$10,000 per occurrence
Sewer Back Up Deductible, including expenses	$10,000 per claimant
Wrongful Dismissal Deductible, including expenses	$5,000 per occurrence

3.2 PUBLIC OFFICIALS (ERRORS AND OMISSIONS) LIABILITY INSURANCE

Description	Pays those sums that the Municipality becomes legally obligated to pay as compensatory damages because of "Wrongful Acts" (an actual or alleged violation of a federal, provincial or local statutes or an error, omission, misleading statement, neglect or breach of duty).
Details of Coverage and Conditions	▪ Claims made policy, which insures claims first made during the current policy term ▪ Prior acts are covered, provided the Insured had no knowledge of the act at the effective date of coverage ▪ Extended reporting period available in the event of termination or non-renewal of the policy ▪ No retro-active date
Named Insured includes	▪ The Public Sector Entity and all Additional Insureds named on the Policy ▪ Council Members ▪ Employees ▪ Committee Members ▪ Volunteers ▪ Appointees ▪ Statutory Officers ▪ Fire Fighters ▪ Boards, Commissions and Committees (including their Officers and Employees)
PUBLIC OFFICIALS (ERRORS & OMISSIONS) LIABILITY	
Including:	
Municipal Employee Benefits Liability	$5,000,000 each claim
Deductible	$10,000 each claim;

3.3 SPF 6 – STANDARD NON-OWNED AUTOMOBILE INSURANCE

Description

- Standard Non-Owned Automobile Policy Form (S.P.F. 6)
- Insures against bodily injury or property damage claims arising from the use or operation of vehicles not owned by the Municipality (vehicles that are leased, rented or hired for a period of 30 days or less)

Special Coverage Extensions

- S.E.F. No. 94 – Insuring legal liability for all perils of physical damage to vehicles that are leased, rented or hired for a period of 30 days or less.
- S.E.F. No. 96 – Contractual Liability for Elected Officials, Board Members, Employees and Volunteers for excess liability protection over and above any primary automobile insurance, when on business of the Municipality, subject to a Resolution having been passed by the Municipality, thus forming a Contractual Agreement (not restricted to authorized trips and does not exclude traveling to and from work)

S.P.F. 6 – NON-OWNED AUTOMOBILE	
	$5,000,000 any one accident
Deductible	NIL
SEF 94 Legal Liability for Non-Owned Vehicles	$250,000 per vehicle
Deductible	$500 per vehicle

3.4 CRIME INSURANCE

Description	Insures against Employee Dishonesty, Loss of Money and Securities, and those costs associated with determining the amount of the loss. Includes the dishonest or fraudulent acts of any employees, appointed officials, Council members, or volunteers.
Details of Coverage and Conditions	▪ Employee Dishonesty coverage limit applies on a per claim basis, regardless of the number of employees committing the dishonest act ▪ Loss of Money or Securities Inside the Premises ▪ Loss of Money or Securities Outside the Premises ▪ Money Orders and Counterfeit Paper Currency ▪ Depositors Forgery ▪ Computer Fraud ▪ Audit Expenses
Named Insured includes	▪ The Public Sector Entity and all Additional Insureds named on the Policy ▪ Commissions, Committees, and Volunteer Boards

COMPREHEMSIVE CRIME INSURANCE

Employee Dishonesty Form A	$1,000,000
Loss of Money/Security Inside the Premises	$ 200,000
Loss of Money/Security Outside the Premises	$ 200,000
Money Orders & Counterfeit Paper Currency	$ 200,000
Forgery & Alteration	$1,000,000
Audit Expenses	$ 200,000
Computer Fraud	$ 200,000
Deductible	NIL

3.5 MUNICIPAL OFFICIALS' ACCIDENT INSURANCE

Description	Pays benefits to Insured Persons under the age of 80 years who suffer bodily injury as a result of an accident. The policy may apply on either a "While on Municipal Business, including Travel" basis or a "24-Hour" basis, except Weekly Accident Indemnity, which applies only while traveling on business of the Municipality.
Details of Coverage and Conditions	In the event of accidental death of the Insured Person, the benefit is paid to the Estate of the Insured Person, unless an alternate Beneficiary has been previously declared to the Public Sector Entity
Exclusion	▪ Participation in a riot, insurrection, civil commotion or disturbance ▪ Suicide or intentionally self-inflicted injury ▪ Active full-time, part-time or temporary services in the armed forces of any country ▪ War ▪ Sickness or disease ▪ Persons while acting in their duty as an aircraft pilot or crew member ▪ Experimental drugs not approved by the appropriate governing authority

Named Insured includes all persons eligible for coverage, which the Municipality has declared to the insuring company, and for whom premium has been paid. Such persons can include, but are not limited to:

- Active Council Members
- Directors, Trustees and Officials
- Members of Commissions, Boards, or other special units
- Other employees or volunteers of the Insured Public Sector Entity, as declared

MUNICIPAL OFFICIALS ACCIDENT

Principal Sum	$ 250,000 applies on a 24 Hour Basis
Limits as outlined in Coverage Description	
Coverage applies to nine (9) Council Members and Senior Staff	

3.6 PROPERTY INSURANCE, INCLUDING BOILER AND MACHINERY INSURANCE

Description

Insures against direct physical loss of or damage to Property of Every Description. Coverage applies to all property owned by the Municipality and property for which the Municipality is legally liable or has agreed in advance to insure.

Details of Coverage and Conditions

- Property Insured against All Risks of loss or damage, including Flood and Earthquake
- Replacement Cost Basis of Loss Settlement applies, unless endorsed otherwise
- No Coinsurance Clause applies
- New Generation coverage (increase in the Replacement Cost of equipment when necessary to replace with newer equipment, even if it has greater capacity, processing ability or efficiency)
- Inflation Protection included
- Vacant property included
- Automatic coverage for additions, alterations and repairs up to $1,000,000 in value, to be reported within 90 days for adjustment
- Inspections of Boilers and Refrigeration Equipment, as required by law, are provided at no additional cost

The following items are Insured in the Total Sum of Insurance amount listed, unless a specific sub-limit has been indicated:

- Computers / Electronic Data Processing Equipment
- Fine Arts
- Water Damage to building, contents and equipment

	▪ Building Damage by Theft ▪ Debris Removal ▪ Increased Costs of Repairs – Laws and By-laws ▪ Consequential Damage – Premises Power Protection ▪ Removal Costs to prevent loss or damage ▪ Growing Plants, Trees, Shrubs or Flowers in the Open ($10,000 limit per item, including Debris Removal) ▪ Personal Property of Officers and Employees ($5,000 limit per Officer or Employee)
Property Excluded from Coverage	▪ Licensed vehicles, watercraft over 8 metres in length, or aircraft ▪ Bridges, dams, parking meters, power lines, fencing ▪ Pavement, roads, streetlights, guardrails, road signs, tunnels ▪ Please see the Policy Wordings for a complete description of Excluded Property. ▪ Please contact our office if you require a coverage quotation for any excluded items listed above.
Perils Excluded from Coverage	▪ War ▪ Nuclear Incident ▪ Criminal Acts of the Insured's employees or agents ▪ Wear and tear ▪ Terrorism ▪ Fungi and Fungal Derivatives
Named Insured includes	▪ The Municipality and all Additional Insureds named on the Policy ▪ Lessors, Mortgagees, and other third party interests, as requested by the Public Sector Entity, when appropriate

COMBINED PHYSICAL DAMAGE BROAD FORM	LIMITS AND DEDUCTIBLES	
Property of Every Description (See Appendix "A")	$71,500,000	
Boiler & Machinery – Limit Per Accident	20,000,000	
Valuable Papers	500,000	
Extra Expense	500,000	
Accounts Receivable	500,000	
Gross Rentals	500,000	
Media/Computers/Electronic Data Processing	125,000	
Fine Arts	25,000	
Profits	100,000	
Expediting Expenses	500,000	
Contamination – Ammonia, Hazardous Substance (including PCB)	500,000	
Professional Fees	500,000	
Pollutant Clean Up and Removal	50,000	
Fire Suppression System Recharge	25,000	
Growing Plants, Trees, Shrubs or Flowers in the Open	Included	($10,000 limit per item including debris removal)
Personal Property of Officers and Employees	Included	($5,000 limit per Officer/Employee)
Water Damage	Included	
Building Damage by Theft	Included	
Debris Removal	Included	
Increased Costs Repairs – Laws & By-Laws	Included	
Consequential Damage – Premises Power Protection	Included	
New Generation	Included	
Inflation Protection	Included	

	Included
Exhibition Form/Waterfront Sign	
	10,000 per claim except:
Deductibles	10,000 applies to Computer/EDP
	10,000 applies to Fine Arts
	5,000 applies to Pollutant Clean Up & Removal
	2,500 applies to Fire Suppression System Recharge
	50,000 applies to Flood
	3% of Total Loss or $100,000 minimum, whichever is greater, applies to Earthquake

3.7 OWNED AUTOMOBILE INSURANCE (Includes Leased Vehicles)

Description	As per Nova Scotia Automobile Policy (SPF # 1)
Details of Coverage and Conditions	▪ Insures all vehicles owned, operated or leased by the Insured, except those vehicles leased or rented for less than 30 days (please see Non-Owned Automobile for coverage details on these vehicles) ▪ All Compulsory coverages are met or exceeded as per the legal requirements of the Province ▪ Physical Damage coverage insures for loss or damage by "All Perils" (unless specifically endorsed otherwise)
Special Coverage Extensions	▪ Automatic coverage is provided for newly acquired vehicles through the Blanket Fleet Endorsement ▪ All operators of Insured vehicles are automatically covered, even if under age 25 ▪ Construction or maintenance equipment, whether or not attached to the Municipality vehicle ▪ Permission to carry explosives ▪ Permission to rent or lease ▪ Replacement cost coverage provided on all vehicles unless otherwise endorsed ▪ Only new parts and materials are used when repairs are made ▪ Non-owned equipment endorsement ▪ Freezing of Fire Fighting equipment

OWNED AUTOMOBILE – Third Party Liability-All Perils	$10,000,000 per occurrence
Deductible	Various – as outlined on the vehicle schedule attached

3.8 ENVIRONMENTAL IMPAIRMENT LIABILITY INSURANCE

Description	Pays on behalf of the Municipality, Loss that the Municipality becomes legally obligated to pay as Claims for Bodily Injury, Property Damage or Clean–up Costs resulting from "Pollution Conditions" (discharge, dispersal, release or escape of any solid, liquid, gaseous or thermal irritant or contaminant, including, but not limited to, smoke, vapours, soot, fumes, acids, alkalis, toxic chemicals, medical waste and waste materials into or upon land, or any structure on land, the atmosphere, or any watercourse or body of water, including ground water, provided such conditions are not naturally present in the environment in the amounts or concentrations discovered).
Details of Coverage and Conditions	▪ Claims made policy, which insures claims first made during the current policy term ▪ Unknown prior impairments are covered, provided the Insured had no knowledge of the impairment at the effective date of coverage ▪ Extended reporting period available in the event of termination or non-renewal of the policy and no retro-active date.
Key Exclusions	▪ Fines or penalties ▪ Liability assumed by the Municipality under any contract or agreement except any agreement with Her Majesty the Queen as represented by the Minister of the Environment, or any other agreement specifically endorsed onto the policy ▪ Intentional Non-Compliance ▪ Abandoned Properties and Acquired Properties (until reported and confirmed) ▪ Asbestos and Lead
Named Insured includes	▪ The Municipality and Additional Insureds named on the Policy ▪ Council Members, Employees, Volunteers

- Committee Members, Appointees
- Statutory Officers, Fire Fighters
- Volunteer Boards, Commissions and Committees (including their Officers, Employees and Volunteers)

ENVIROMENTAL IMPAIRMENT LIABILITY

	$ 3,000,000	each loss
	$ 5,000,000	aggregate
Deductible	$ 10,000	each loss

* No Retro-Active Date

3.9 LEGAL EXPENSE FOR STATUTE LAW (Including Conflict of Interest and Wrongful Dismissal) INSURANCE

Description	Reimburses costs of defending Legal Proceedings against any Insured, even if any of the allegations of the action are groundless, false, or fraudulent.
Legal Proceedings refer to:	▪ Any actual or threatened judicial proceeding brought against the Insured concerning its legal rights, powers, privileges, immunities, duties or liabilities ▪ Any actual or threatened judicial procedure brought against the elected Municipal Official concerning the Municipal Conflict of Interest Act, when a contravention is committed through inadvertence or by reason of a bona fide error in judgment
Extension of Coverage	▪ Wrongful Dismissal extension for reimbursement of legal fees to defend wrongful dismissal actions, subject to a separate limit for any one claim ▪ Extension does not apply to Wrongful Dismissal arising from shutdown, redundancies, merger with another municipality, strike, lockout, labour dispute, or union grievance procedure
Details of Coverage and Conditions	▪ Claims made policy, which insures claims first made during the current policy term ▪ Prior claims are covered, provided the Insured had no knowledge of the claim at the effective date of coverage ▪ Includes reimbursement for Inquiry, Inquest and Judicial Review ▪ Reimbursement as per Provincial guidelines ▪ Applies to both Guilty and Not Guilty verdicts (Criminal Code cases are covered for Not Guilty verdicts only)

Exclusions	▪ Where prohibited by law, Legal Proceedings arising out of contravention of the Criminal Code of Canada, the Highway Traffic Act, or the Municipal Act ▪ Legal Proceedings arising out of employment, or involving labour relations
Named Insured includes	▪ The Municipality and any Additional Insureds named on the Policy (Wrongful Dismissal only) ▪ Council Members ▪ Employees ▪ Members of Boards, Commissions and Committees
LEGAL EXPENSE FOR STATUTE LAW	$ 100,000 per action $ 250,000 aggregate
Deductible	NIL

3.10 ADDITIONAL COVERAGE OPTIONS

In addition to the above noted coverages, the Municipality is seeking quotes for the following additional coverage options:

- Equipment Breakdown Coverage
- Earthquake and Flood Coverage
- Conflict of Interest
- Storage Tank Liability
- Cyber Liability

Appendix A Building and Structures including Contents and Equipment

Item Description	Street Address	City	Building Replacement Value	Other Property (Contents)	Business Interruption	Hardware/ Media
TWO (2) DWELLINGS	CAPE D'OR	LIGHTSTATION	$ 118,984			
MUNICIPAL OFFICE	1395 BLAIR LAKE ROAD UPPER NAPPAN	AMHERST	$ 3,200,370	$ 200,000		
COMMUNICATION TOWER	1395 BLAIR LAKE ROAD UPPER NAPPAN	AMHERST	$ 3,852			
GARAGE/STORAGE BUILDING #1	1395 BLAIR LAKE ROAD UPPER NAPPAN	AMHERST	$ 124,441			
GARAGE/STORAGE BUILDING #2	1395 BLAIR LAKE ROAD UPPER NAPPAN	AMHERST	$ 219,350			
BACK-UP GENERATOR STORAGE BUILDING	1395 BLAIR LAKE ROAD UPPER NAPPAN	AMHERST	$ 50,183			
JOGGINS FOSSIL CENTRE	100 MAIN STREET	JOGGINS	$ 6,102,959			
ROOF MOUNTED SOLAR POWER (JOGGINS FOSSIL CENTRE)	100 MAIN STREET	JOGGINS	$ 217,210			
WIND TURBINE (JOGGINS FOSSIL CENTRE - NON OPERATIONAL SINCE 2011)	100 MAIN STREET	JOGGINS	$ 506,859			
BLOWER BUILDING	WALLACE		$ 40,232			
STORAGE	WALLACE		$ 4,280			
SEWAGE TREATMENT PLANT	58 WALTON STREET	PUGWASH	$ 3,582,574			
BLOWER BUILDING	JOGGINS		$ 64,200			
LIFT STATION #1	DURHAM STREET	PUGWASH	$ 124,441			
LIFT STATION #1	BARRONFIELD ROAD	RIVER HEBERT	$ 146,055			
LIFT STATION #2	BARRONFIELD ROAD SOUTH	RIVER HEBERT	$ 150,228			
BLOWER BUILDING	BARRONFIELD ROAD NORTH	RIVER HEBERT	$ 64,200			
LIFT STATION #2	35 MILL LANE	PUGWASH	$ 126,260			
LIFT STATION #3	204 WATER STREET	PUGWASH	$ 200,304			
LIFT STATION #4	14060 ROUTE 6	WALLACE	$ 156,113			

LIFT STATION #3	13836 ROUTE 6	WALLACE	$ 156,113			
LIFT STATION #3	HIGHWAY 104	AMHERST	$ 121,980			
LIFT STATION #1	13642 ROUTE 6	WALLACE	$ 146,055			
LIFT STATION #2	13154 ROUTE 6	WALLACE	$ 147,874			
DISINFECTION SYSTEM - JOGGINS LAGOON	15 HURLEY ROAD	JOGGINS	$ 106,679			
DISINFECTION SYSTEM - WALLACE LAGOON	45 FERRY ROAD	WALLACE	$ 106,679			
DISINFECTION SYSTEM - AMHERST MARSH LAGOON	21339 HIGHWAY 2	AMHERST	$ 106,679			
LIFT STATION	ROUTE 302	MACCAN	$ 112,029			
LIFT STATION #3	ROUTE 242	RIVER HEBERT	$ 138,351			
LIFT STATION #2	ROUTE 242	RIVER HEBERT	$ 160,179			
LIFT STATION #2	ROUTE 209	JOGGINS	$ 144,236			
BLOWER BUILDING	HIGHWAY 2 AMHERST MARSH	AMHERST	$ 84,209			
LIFT STATION #1	HIGHWAY 2 AMHERST MARSH	AMHERST	$ 180,188			
LIFT STATION #2	HIGHWAY 2 AMHERST MARSH	AMHERST	$ 124,441			
LIFT STATION #4	HIGHWAY 2 AMHERST MARSH	AMHERST	$ 144,236			
LIFT STATION #1	RIVERSIDE DRIVE	MACCAN	$ 124,441			
WASTEWATER TREATMENT PLANT	638 HIGHWAY 6	AMHERST	$ 658,050			
TRANSFER STATION AND FENCING	WALLACE		$ 20,009			
WASTEWATER PLANT AND FENCING	58 WALTON STREET	PUGWASH	$ 20,009			
TRANSFER STATION AND FENCING	GREENVILLE ROAD NORTH	CUMBERLAND	$ 20,009			
TRANSFER STATION AND FENCING	ROUTE 209	CROSSROADS	$ 20,009			
TRANSFER STATION AND FENCING	SOUTHAMPTON		$ 20,009			
TRANSFER STATION AND FENCING	WENTWORTH		$ 20,009			

TRANSFER STATION AND FENCING	RIVER HEBERT		$ 20,009			
PUBLIC WATER SUPPLY BUILDING	404 MACDONALD ROAD UPPER NAPPAN	AMHERST	$ 26,750			
ROCKLEY WATER TREATMENT PLANT	8636 HWY 321	CUMBERLAND	$ 5,000,000			
ROCKLEY WATER TREATMENT PLANT GENERATOR	8636 HWY 321	CUMBERLAND	$ 90,629			
MUSEUM (OPERATED BY THE HERITAGE MODELS ASSOCIATION)	1868 HIGHWAY 242	EAST RIVER HEBER	$ 355,882			
TOURIST BUREAU AND COMMUNITY MEETING PLACE (OPERATED BY THE RIVER HEBERT/JOGGINS AREA DEVELOPMENT ASSOCIATION)	HIGHWAY 242	JOGGINS	$ 355,882			
BANDSTAND	1 EASTERN AVENUE	PARRSBORO	$ 199,876			
INDIAN STATUE	1 EASTERN AVENUE	PARRSBORO	$ 12,733			
DECORATIVE LIGHTS AND BANNERS	VARIOUS LOCATIONS	PARRSBORO	$ 11,449			
PUBLIC LIBRARY	101 QUEEN STREET	PARRSBORO	$ 198,699			
PARK RECREATION BUILDING	1382 GREENHILL ROAD	PARRSBORO	$ 119,091			
SHOWER BUILDING	1382 GREENHILL ROAD	PARRSBORO	$ 86,135			
EIGHT (8) COMFORT STATIONS	1382 GREENHILL ROAD	PARRSBORO	$ 17,762			
TWO (2) WATER PUMPHOUSES	1382 GREENHILL ROAD	PARRSBORO	$ 14,980			
SIX (6) PICNIC SHELTERS	1382 GREENHILL ROAD	PARRSBORO	$ 6,848			
SHELTER	1382 GREENHILL ROAD	PARRSBORO	$ 4,494			
PARK OFFICE	1380 GREENHILL ROAD	PARRSBORO	$ 77,361			
PARK STORAGE SHED	1380 GREENHILL ROAD	PARRSBORO	$ 20,116			

TWO (2) BASEBALL DUGOUTS - YORKE FIELD	UPPER MAIN STREET	PARRSBORO	$ 17,762			
CONCESSION BOOTH - YORKE FIELD	UPPER MAIN STREET	PARRSBORO	$ 17,227			
BALL DIAMOND STORAGE - YORKE FIELD	UPPER MAIN STREET	PARRSBORO	$ 3,210			
SPECTATOR BLEACHERS - YORKE FIELD	UPPER MAIN STREET	PARRSBORO	$ 5,564			
PLAYGROUND EQUIPMENT	VARIOUS LOCATIONS	PARRSBORO	$ 65,163			
RECREATIONAL FENCING	VARIOUS LOCATIONS	PARRSBORO	$ 17,869			
TENNIS COURT	3998 EASTERN AVENUE	PARRSBORO	$ 85,707			
EQUIPMENT DEPOT	UPPER MAIN STREET	PARRSBORO	$ 895,804			
SHED	UPPER MAIN STREET	PARRSBORO	$ 119,305	$ 75,000		
SALT SHED	UPPER MAIN STREET	PARRSBORO	$ 149,158			
FUEL CENTRE	UPPER MAIN STREET	PARRSBORO	$ 32,635			
SALT HOPPER BUILDING	UPPER MAIN STREET	PARRSBORO	$ 17,227			
SIGN STORAGE	UPPER MAIN STREET	PARRSBORO	$ 5,885			
TOURISM/RECRATION STORAGE BUILDING	UPPER MAIN STREET	PARRSBORO	$ 25,000	$ 10,000		
SEWAGE LIFT STATION	MOORE STREET	PARRSBORO	$ 300,000			
SEWAGE LIFT STATION	TEMPLAR STREET	PARRSBORO	$ 200,000			
SEWAGE LIFT STATION	TWO ISLANDS ROAD	PARRSBORO	$ 200,000			
SEWAGE LIFT STATION	MAIN STREET	PARRSBORO	$ 200,000			
SEWAGE LIFT STATION	PIER ROAD	PARRSBORO	$ 200,000			
PARRSBORO SEWAGE TREATMENT PLANT	139 TWO ISLANDS	PARRSBORO	$ 5,010,489			
WELL FIELD (THREE (3) WELLS)	NEW PROSPECT STREET	PARRSBORO	$ 250,000			
CHLORINATION BUILDING	OCEAN VIEW DRIVE	PARRSBORO	$ 34,240	$ 30,000		
SENIOR CITIZENS RECREATION CENTRE	4 MCDOUGALL STREET	SPRINGHILL	$ 1,171,757			
CEMETERY AND MAUSOLEUM	N/S MAIN STREET	SPRINGHILL	$ 101,436			
KIOSK	MAIN STREET	SPRINGHILL	$ 75,542			

LIBRARY	85 MAIN STREET	SPRINGHILL	$ 1,026,665			
SEWAGE TREATMENT PLANT	220 LAGOON ROAD	SPRINGHILL	$ 10,000,000			
PUMPING STATION	137 LOWER JUNCTION ROAD	SPRINGHILL	$ 264,825			
STORAGE BUILDING	1 MAIN STREET	SPRINGHILL	$ 4,173			
STORAGE SHED	53 LISGAR STREET	SPRINGHILL	$ 9,523			
MUNICIPAL OFFICES/POLICE STATION/JAIL	43 MAIN STREET	SPRINGHILL	$ 6,048,603			
ISABEL SIMPSON HERITAGE CENTRE (MUSEUM)	26 MEMORIAL CRESCENT	SPRINGHILL	$ 433,457			
STORAGE SHED	26 MEMORIAL CRESCENT	SPRINGHILL	$ 5,029			
1981 MEMORIAL	MAIN STREET	SPRINGHILL	$ 91,699			
CENOTAPH	MAIN STREET	SPRINGHILL	$ 131,075			
ARENA (DR. CARSON & MARION MURRAY COMMUNITY CENTRE)	6 MAIN STREET	SPRINGHILL	$ 11,258,968			
PLAYGROUND EQUIPMENT	MECHANIC STREET	SPRINGHILL	$ 50,718			
WATER TREATMENT FACILITY	246 RODNEY ROAD	SPRINGHILL	$ 9,302,045			
STORAGE/OFFICE	21 DRUMMOND STREET	SPRINGHILL	$ 212,823			
BASEBALL DUGOUTS	6 MAIN STREET	SPRINGHILL	$ 19,581			
PLAYGROUND EQUIPMENT	6 MAIN STREET	SPRINGHILL	$ 77,896			
PUBLIC WORKS GARAGE	62 LISGAR STREET	SPRINGHILL	$ 1,424,384			
SOLAR PANEL - GROUND MOUNTED 72KW/TRANSFORMER 75KW AC	220 LAGOON ROAD	SPRINGHILL	$ 342,079			
SOLAR PANEL - ROOF MOUNTED 48KW/TRANSFORMER 50KVA	246 RODNEY ROAD	SPRINGHILL	$ 181,258			
SOLAR PANEL - ROOF MOUNTED 72KW/TRANSFORMER	6 MAIN STREET	SPRINGHILL	$ 314,473			

SOLAR PANEL - GROUND MOUNTED 25KW/TRANSFORMER 50KVA	1156 WEST BAY ROAD	PARRSBORO	$ 108,819			
SOLAR PANEL - GROUND MOUNTED 72KW/TRANSFORMER 75KW AC	135 TWO ISLAND ROAD	PARRSBORO	$ 348,178			
PARRSBORO SERVICE CENTRE	209 MAIN STREET	PARRSBORO	$ 659,120			
COMMUNITY LIBRARY AND MUNICIPAL SERVICE CENTER	10182 DURHAM STREET	PUGWASH	$ 2,589,400			
SOLAR PANEL - ROOF MOUNTED 19.575KW	10182 DURHAM STREET	PUGWASH	$ 16,906			
JOGGINS FOSSIL CENTRE CONTENTS	100 MAIN STREET	JOGGINS		$ 250,000		
2012 KUBOTA MINI EXCAVATOR	UNSPECIFIED LOCATION			$ 70,000		
MUNICIPAL OFFICE CONTENTS	1395 BLAIR LAKE ROAD UPPER NAPPAN	AMHERST		$ 130,300		
GARAGE/STORAGE BUILDING #1 CONTENTS	1395 BLAIR LAKE ROAD UPPER NAPPAN	AMHERST		$ 20,000		
GARAGE/STORAGE BUILDING #2 CONTENTS	1395 BLAIR LAKE ROAD UPPER NAPPAN	AMHERST		$ 80,000		
PORTABLE GENERATOR	1395 BLAIR LAKE ROAD UPPER NAPPAN	AMHERST		$ 25,800		
WASTEWATER TREATMENT PLANT MECHANICAL BUILDING CONTENTS	638 HIGHWAY 6	AMHERST		$ 10,000		
ROCKLEY WATER TREATMENT PLANT CONTENTS	8636 HWY 321	CUMBERLAND		$ 728,000		
PUBLIC LIBRARY CONTENTS	101 QUEEN STREET	PARRSBORO		$ 30,000		

PARK RECREATION BUILDING CONTENTS	1382 GREENHILL ROAD	PARRSBORO		$ 2,500		
PARK OFFICE CONTENTS	1380 GREENHILL ROAD	PARRSBORO		$ 6,200		
EQUIPMENT DEPOT CONTENTS	UPPER MAIN STREET	PARRSBORO		$ 30,800		
MISCELLANEOUS EQUIPMENT	UPPER MAIN STREET	PARRSBORO		$ 107,000		
2003 TRACKLESS TRACTOR, SERIAL NO. MT512270	UPPER MAIN STREET	PARRSBORO		$ 122,700		
CEMETERY AND MAUSOLEUM CONTENTS	N/S MAIN STREET	SPRINGHILL		$ 8,500		
LIBRARY CONTENTS	85 MAIN STREET	SPRINGHILL		$ 35,500		
STORAGE CONTENTS	1 MAIN STREET	SPRINGHILL		$ 2,100		
2016 KUBOTA TRACTOR	1 MAIN STREET	SPRINGHILL		$ 26,000		
MUNICIPAL OFFICES/POLICE STATION/JAIL CONTENTS	43 MAIN STREET	SPRINGHILL		$ 159,400		
DEVELOPMENT OFFICE CONTENTS	26 MEMORIAL CRESCENT	SPRINGHILL		$ 12,900		
STORAGE/OFFICE CONTENTS	21 DRUMMOND STREET	SPRINGHILL		$ 15,600		
PUBLIC WORKS GARAGE CONTENTS	62 LISGAR STREET	SPRINGHILL		$ 80,000		
COMMUNITY LIBRARY AND MUNICIPAL SERVICE CENTER CONTENTS	10182 DURHAM STREET	PUGWASH		$ 50,000		
MISCELLANEOUS CONTENTS	UNSPECIFIED LOCATION			$ 814,700		
1990 LE ROI COMPRESSOR, MODEL NO. 0185 DJE, SERIAL NO. 3217X247	UNSPECIFIED LOCATION			$ 16,500		
GROSS REVENUE - SOLAR PANEL - GROUND MOUNTED 72KW	220 LAGOON ROAD	SPRINGHILL			$ 28,543	

GROSS REVENUE - SOLAR PANEL - ROOF MOUNTED 48KW	246 RODNEY ROAD	SPRINGHILL			$ 13,793	
GROSS REVENUE - SOLAR PANEL - ROOF MOUNTED 72KW	6 MAIN STREET	SPRINGHILL			$ 27,616	
GROSS REVENUE - SOLAR PANEL - GROUND MOUNTED 25KW	1156 WEST BAY ROAD	PARRSBORO			$ 10,043	
GROSS REVENUE - SOLAR PANEL - GROUND MOUNTED 72KW	135 TWO ISLAND ROAD	PARRSBORO			$ 28,999	
RENTAL INCOME - ALL PROPERTIES	UNSPECIFIED LOCATION				$ 500,000	
MEDIA	UNSPECIFIED LOCATION					$ 500,000
ELECTROINC COMPUTER SYSTEMS - MEDIA	UNSPECIFIED LOCATION			$ 5,000		
ELECTRONIC COMPUTER SYSTEMS - EQUIPMENT INCLUDING LAPTOPS	1395 BLAIR LAKE ROAD UPPER NAPPAN	AMHERST		$ 100,000		
MACCAN WASTEWATER TREATMENT PLANT	STATION STREET	MACCAN	1,200,000.00			
RIVER HEBERT EAST WASTEWATER TREATMENT PLANT	275 HIGHWAY 242	RIVER HEBERT	800,000.00			
ATTENDANT SHELTER AND REUSE CENTER	142 DUMP ROAD	RIVER HEBERT	40,000.00			
ATTENDANT SHELTER AND REUSE CENTER	HIGHWAY 209	ADVOCATE	40,000.00			
ATTENDANT SHELTER AND REUSE CENTER	395 IRISHTOWN ROAD	PUGWASH	40,000.00			
SALT STORAGE DOME	60 LISGAR STREET	SPRINGHILL	140,000.00			
LAMP CABIN PARK		SPRINGHILL	45,000.00			

PARTRIDGE ISLAND LOOK OUT			60,000.00			
PIT POND PARK			50,000.00			
GAZEBO (MINER'S MEMORIAL)		SPRINGHILL	25,000.00			
TRIASSIC PARK BLEACHERS AND DUGOUTS			30,000.00			
CAPE D'OR BATHROOMS		CAPE D'OR	100,000.00			
SPLASH PARK BATHROOMS		SPRINGHILL	100,000.00			
GLOOSCAP CAMPGROUND WASHROOMS		PARRSBORO	200,000.00			

Total	$ 81,696,941	$ 3,254,500	$ 608,994	$ 500,000

Appendix B Vehicles

2014	FORD VAN	NM0LS7JX0E1146263
2005	GMC SIERRA	1GTHK24U15E226189
2009	WEBER DUMP TRAILER	2W952011072085463
2008	FORD F150	1FTRF14W98KD78604
2004	FORD F450 SUPERDUTY	1FDXF47P24EC77020
2005	KUBOTA L3430	36508
2006	WEBERLANE TRAILER	2W9520020000 85529
2007	GMC 3500	1GDHC34K47E588677
2010	FORD F250 SUPERDUTY	1FTNF2A5XAEA64724
2013	HONDA CIVIC LX	2HGFB2F47DH101324
2013	TRIAXLE PLATFORM TRAILER	4ZETD2034D1045817
2014	CHEV SILVERADO 2500	1GC0KVCG5EF123720
2013	KUBOTA MINI EXCAVATOR	21509
2007	CHEV SILVERADO 2500	1GCHK29K67E67436
2008	FORD RANGER	1FTYR44UX8PA04198
2008	INTERNATIONAL 7400 DUMP	1HTWCAZR78J694834
1983	GMC FIRE TRUCK	1GDP7D1E7DY521636
1994	VOLVO LOADER	L090V61606
1990	LE ROI COMPRESSOR	3217X247
1999	SIDEWALK SNOW BLOWER	524000460
1991	CHAMPION GRADER	17783822032
1998	BOMAG PAVEMENT ROLLER	101460520110
1982	MASSEY FERGUSON	9A354589
2004	KUBOTA TRACTOR	53901
2009	CATERPILLAR BACKHOE	CAT0420ETPHC00710
2009	JOHN DEERE EXCAVATOR	FF050DX270764
2011	TRACKLESS SIDEWALK PLOW	MT61348
2011	INTERNATIONAL FREIGHT DUMP	1FVAC3BS9BDAV1296
2013	BAGELA ASPHALT ROLLER	W09BA7202DKB13405
1970	SEWER CLEANER TRAILER	XLT67846
2009	HOMEMADE TRAILER	T70087
2008	LIFETIME UTILITY TRAILER	5SNBU08168X006318
2008	TRAILER	2W960011800805184
2016	FORD F250	1FTBF2B67GEA76736
2011	FORD F250 SUPERDUTY	1FTBF2B65BEA18679
2010	INTERNATIONAL 7000 DUMP	1HTWCAZRAJ250879
2007	BILLY GOAT LOADER	0C9UK031552685909
2011	TRACKLESS	MT61351
2002	JOHN DEERE BACKHOE	T0310SG909190
2003	JOHN DEERE LOADER	DW544HX587555
1998	LAWN MOWER TRAILER	T2728
2015	PLATFORM TRAILER	2REA2S7C8F2112236
2017	JEEP CHEROKEE	1C4PJMAS3HW509785
2017	JEEP CHEROKEE	1C4PJMAS1HD216916

2014	GMC PICKUP	1GTV2TEH8EZ413545
2016	KUBOTA TRACTOR	11208
2018	NNTRA - DUMP TRAILER	2NEB212B8JN009830
2008	CHEV SIERRA PICKUP	1GTEK14C78E196611
2015	CAT LOADER	CAT0938MCJ3R01153
2018	DODGE RAM W/PLOW & SANDER	3C7WRTAL7JG205258
2020	GMC SIERRA 1500	1GTR9AEH1LZ138552
2021	FREIGHTLINER	IFVAG5FE7MHMG5950
2019	TRAILER FOR TRACKLESS	T89271
2018	MANAC STORAGE TRAILER	2M921611S7037908
2019	DODGE RAM	3C6URVJG8KE566280
2020	DODGE RAM	3C7WRLEL0LG210492
2013	CARON UTILITY TRAILER	4YMUL0814DV048757
2004	NISSAN	5N1AA08B44N727735
2023	GMC SIERRA 2500HD	1GT39ME79PF159803
2023	CHEVROLET SILVERADO	2GC4YME72P1701368
2021	GMC SIERRA 1500	1GTP9AFK8M7158348
2022	CATERPILLAR BACKHOE	CAT00420JH9X01764
2022	CASE BACKHOE	JJGN58WTTMC774347
2022	MASSEY FERGUSON FARM TRACTOR	AG3M28500NJT40848
2023	TYM	39SHS01346
2023	LOADER (SIDE WALK MACHINE)	WMWA0101TN0001800
2016	HUSQVARNA ZERO TURN MOWER	Z242f

PROPOSAL FORM

Total Price $_____
(EXCLUDING TAXES)

DATED THIS DAY _____ OF _____, 2024

_____Full Legal Name of Firm
{Seal}

_____ _____Address
Telephone

_____ _____Signature
Name and Title (printed)

_____ _____Signature
Name and Title (printed)

**Proposals submitted by or on behalf of any Corporation must be signed in the name of such Corporation by a duly authorized officer or agent, who shall also subscribe his own name and office. Affix seal.